

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

: CHAPTER 13

**Terrence L. Howard**

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:  
**CASE NO.**  
**Debtor**  
:  
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**CERTIFICATION OF NO PAYMENT ADVICES  
pursuant to 11 U.S.C. § 521(a)(1)(B)(iv)**

I, Terrence L. Howard hereby certify that within sixty (60) days before the date of filing the above-captioned bankruptcy petition, I did not receive payment advices (e.g. "pay stubs"), as contemplated by 11 U.S.C. § 521(a)(1)(B)(iv), **from any source of employment**. I further certify that I received no payment advices during that period because:

I have been unable to work due to a disability throughout the sixty (60) days immediately preceding the date of the above-captioned petition.

I have received no regular income other than Uber and Lyft income payments throughout the sixty (60) days immediately preceding the date of the above-captioned petition.

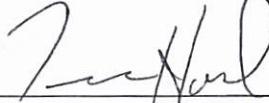
My sole source of regular employment income throughout the sixty (60) days immediately preceding the date of the above-captioned petition has been through self-employment and/or sub-contract work from which I do not receive evidence of wages or a salary at fixed intervals.

I have been unemployed throughout the sixty (60) days immediately preceding the date of the above-captioned petition.

I did not receive payment advices due to factors other than those listed above. I am unemployed

I certify under penalty of perjury that the information provided in this certification is true and correct to the best of my knowledge and belief.

Dated: May 21, 2025

   
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Debtor Terrence L. Howard